

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gayle C. Tullar  
 Debtor

Case No. 17-13618-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db +Gayle C. Tullar, 2521 W. Union St., Allentown, PA 18104-6222  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13923240 +Apothaker & Assoc., 520 Fellowship Rd., C306, Mount Laurel, NJ 08054-3410  
 14265204 +BSI Financial Services, c/o Raymond Valderrama, 1425 Greenway Drive, Ste. 400,  
 Irving, TX 75038-2480  
 14232117 +Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
 Irving, TX 75038-2480  
 14003910 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,  
 Allentown PA 18101-1603  
 13925301 +Ditech Financial LLC, f/k/a Green Tree Servicing LLC, c/o Law Offices of Gregory Javardian,  
 1310 Industrial Blvd., Ste. 101, Southhampton, PA 18966-4030  
 13939618 +Ditech Financial LLC, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13923244 Ditech Financial LLC, 3000 Bayport Dr Ste 880, Tampa, FL 33607-8409  
 13923245 +Fia Card Services, N.A., 655 Papermill Rd., Newark, DE 19711-7500  
 13923247 +Gordon & Weinberg, 1001 E. Hector St., Ste. 220, Conshohocken, PA 19428-2395  
 14072017 +Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930  
 13923248 Law Office Of Gregory Javardian, LLC, 1310 Industrial Blvd Ste 1,  
 Southampton, PA 18966-4030  
 14293335 +US Bank Trust NA, trustee for Cabana Series III, c/o BSI Financial Services,  
 1425 Greenway Drive, Irving, TX 75038-2447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2019 02:47:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 19 2019 02:48:12 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 02:50:44 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13923241 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 19 2019 02:47:31 Comenity Bank,  
 P.O. Box 182273, Columbus, OH 43218-2273  
 13923242 E-mail/Text: pmiller@conradco.com Apr 19 2019 02:47:57 Conrad Credit Company,  
 476 W Vermont Ave, Escondido, CA 92025-6529  
 13923243 E-mail/Text: bankruptcy.bnc@ditech.com Apr 19 2019 02:47:28 Ditech Financial, PO Box 6154,  
 Rapid City, SD 57709-6154  
 13941054 E-mail/Text: bankruptcy.bnc@ditech.com Apr 19 2019 02:47:28  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13923246 +E-mail/PDF: gecsedirecoverycorp.com Apr 19 2019 02:50:17 GE Money Bank,  
 4125 Windward Plaza Dr, Alpharetta, GA 30005-8738  
 13923982 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 19 2019 02:50:21  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13928847 E-mail/Text: ebn@vativrecovery.com Apr 19 2019 02:47:28 Palisades Acquisition XVIII,  
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Acquisition XVI,  
 P.O. Box 40728, Houston, TX 77240-0728  
 13970864 E-mail/Text: bnc-quantum@quantum3group.com Apr 19 2019 02:47:34  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 13970673 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 19 2019 02:50:24  
 Verizon by American InfoSource LP as agent, 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chalet Properties III, LLC  
 cr\* +BSI Financial Services, c/o Raymond Valderrama, 1425 Greenway Drive, Ste. 400,  
 Irving, TX 75038-2480

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: SaraR  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

ALLISON L. CARR on behalf of Creditor US Bank Trust, NA as trustee for Cabana Series III  
Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com  
KEVIN K. KERCHER on behalf of Debtor Gayle C. Tullar kevinkk@kercherlaw.com,  
kevin@kercherlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MARY F. KENNEDY on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
mary@javardianlaw.com, tami@javardianlaw.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT WATERMAN RRamos-Cardona@fredreiglechl3.com  
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF\_FRPA@Trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

GAYLE C. TULLAR

Debtor

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:  
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CHAPTER 13

BKRTCY. NO. 17-13618 REF

NOTICE OF CONVERSION

TO THE CLERK:

Pursuant to N.B.R. 1307(a), Debtor elects to convert her case to a case under Chapter 7 of the United States Bankruptcy Code. Debtor is eligible for relief under Chapter 7. Pursuant to L.B.R. 1017-1, counsel is notifying the Chapter 13 Trustee concurrently with the filing of this Notice.

Respectfully submitted:

Date: 4/17/2019

**LAW OFFICES OF  
KEVIN K. KERCHER, ESQUIRE, P.C.**

/s/ Kevin K. Kercher  
Kevin K. Kercher, Esquire  
881 Third Street, Suite #C-2  
Whitehall, PA 18052  
(610) 264-4120 Phone  
(610) 264-2990 Fax  
**Attorney for Debtor**